

Certificate Number: 03605-PR-DE-013483702

Bankruptcy Case Number: 10-11471



03605-PR-DE-013483702

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 5, 2011, at 1:05 o'clock PM AST, RUTH SANTIAGO COTTO completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: January 5, 2011 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER

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